

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

**Apostolos Yialouris**  
**aka Paul Yialouris**  
*Debtor(s)*

Case No. 15-21811-GLT  
Chapter: 13

Related to Dkt. Nos. 77, 78 and 81

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND  
TERMINATING WAGE ATTACHMENT**

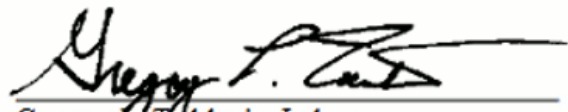
**AND NOW**, this *The 20th of July, 2018*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to *11 U.S.C. §349*. Creditors are directed to *11 U.S.C. §108(c)* for time limits on filing a lawsuit to collect. ***Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.***

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.

  
Gregory L. Taddonio, Judge  
United States Bankruptcy Court

Case Administrators to serve:  
All Creditors and All Parties In Interest

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Apostolos Yialouris  
 Debtor

Case No. 15-21811-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: ctak  
 Form ID: 309

Page 1 of 2  
 Total Noticed: 20

Date Rcvd: Jul 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2018.

db	+Apostolos Yialouris, 819 Sherwood Road, Pittsburgh, PA 15221-3773
cr	+VW Credit Leasing Ltd., c/o Schiller & Knapp LLP, 950 New Loudon 'Rad, Latham, NY 12110-2100
14123807	+Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14048464	+Jan Whittington, P.O. Box 2254, Grass Valley, CA 95945-2254
14048466	+Tony Panozzo, 191 Mallard Pointe Drive, Valparaiso, IN 46385-7998
14068959	+VW Credit, Inc., PO Box 9013, Addison, TX 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14072107	EDI: BECKLEE.COM Jul 21 2018 05:23:00	AMERICAN EXPRESS BANK, FSB, C/O BECKET AND LEE LLP,
	POB 3001, MALVERN, PA 19355-0701	
14095221	EDI: BECKLEE.COM Jul 21 2018 05:23:00	AMERICAN EXPRESS CENTURION BANK,
	C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701	
14048462	+EDI: AMEREXPR.COM Jul 21 2018 05:23:00	American Express, P.O. Box 1270,
	Newark, NJ 07101-1270	
14100452	+EDI: ATLASACQU.COM Jul 21 2018 05:23:00	Atlas Acquisitions LLC, 294 Union St.,
	Hackensack, NJ 07601-4303	
14079460	EDI: CAPITALONE.COM Jul 21 2018 05:23:00	Capital One Bank (USA), N.A., PO Box 71083,
	Charlotte, NC 28272-1083	
14049536	+E-mail/Text: bankruptcy@cavps.com Jul 21 2018 01:38:31	Cavalry SPV I, LLC,
	500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321	
14060873	EDI: DISCOVER.COM Jul 21 2018 05:23:00	Discover Bank, Discover Products Inc,
	PO Box 3025, New Albany, OH 43054-3025	
14102107	EDI: ECAST.COM Jul 21 2018 05:23:00	ECAST SETTLEMENT CORPORATION, ASSIGNEE,
	OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262	
14048465	+EDI: RMSC.COM Jul 21 2018 05:23:00	Lowe's Home Improvement, P.O. Box 530914,
	Atlanta, GA 30353-0914	
14085397	+EDI: MID8.COM Jul 21 2018 05:23:00	Midland Credit Management, Inc as agent for,
	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011	
14064205	+E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 21 2018 01:37:59	
	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,	
	Harrisburg, PA 17128-0946	
14048468	E-mail/Text: vci.bkcy@vwcredit.com Jul 21 2018 01:38:24	VW Credit, P.O. Box 3,
	Hillsboro, OR 97123	
14048467	+EDI: VERIZONCOMB.COM Jul 21 2018 05:23:00	Verizon, P.O. Box 5029,
	Wallingford, CT 06492-7529	
14643790	EDI: ECAST.COM Jul 21 2018 05:23:00	eCAST Settlement Corporation, PO Box 29262,
	New York NY 10087-9262	

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	Commonwealth of Pennsylvania, Department of Revenue
cr	VW Credit, Inc.
14048463*	+American Express, P.O. Box 1270, Newark, NJ 07101-1270

TOTALS: 2, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 22, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2018 at the address(es) listed below:

Christos A. Katsaounis on behalf of Creditor Commonwealth of Pennsylvania, Department of Revenue RA-occbankruptcy5@state.pa.us, RA-occbankruptcy6@state.pa.us

District/off: 0315-2

User: ctak  
Form ID: 309

Page 2 of 2  
Total Noticed: 20

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

David Z. Valencik on behalf of Debtor Apostolos Yialouris dvalencik@c-vlaw.com,  
cylaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com:ssimmons@c-  
vlaw.com/mpeduto@c-vlaw.com  
James Warmbrodt on behalf of Creditor VW Credit, Inc. bkgroup@kmlawgroup.com  
Kenneth D. Henderson on behalf of Creditor Commonwealth of Pennsylvania, Department of  
Revenue RA-occbankruptcy1@state.pa.us, RA-occbankruptcy6@state.pa.us  
Martin A. Mooney on behalf of Creditor VW Credit Leasing Ltd. ahight@schillerknapp.com,  
kcollins@schillerknapp.com;tshariff@schillerknapp.com;cmack@schillerknapp.com  
Office of the United States Trustee ustpre03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7